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# ENVIRONMENTAL Fact Sheet

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## Guidelines for the Clean Water State Revolving Loan Fund (CWSRF)

Since 1989 the New Hampshire Department of Environmental Services (DES) has provided **millions of dollars in low interest loans** to towns and cities for sewer and wastewater treatment projects. In 1995, DES expanded this program to provide financial assistance to municipalities facing closure of unlined landfills and the construction of transfer/material handling/recycling stations that are directly related to the closure of their unlined landfills. The following information is presented to clarify the requirements and procedures for participation in the **CWSRF Loan Program**.

### Who is Eligible?

Most communities with wastewater systems or unlined landfills that are publicly owned are eligible for a loan from the CWSRF to improve their wastewater system or close their landfill. Communities that have chosen to construct transfer stations and other projects that are directly related to the closure of an unlined landfill are also eligible for a loan. Most, if not all, costs directly associated with these projects are eligible for funding through the loan program.

Some of the costs not eligible for funding are: land acquisition that is not part of the wastewater treatment process or directly related to the project; operation and maintenance costs; and most legal and administrative costs.

### Priority

Each fiscal year (normally in August) the State prepares a priority list to project where the available funds for that year will be allocated. The list is for planning purposes and is subject to change depending on which communities are ready to proceed. Consequently, the funds can become available on a "first come first served" basis.

### Procedure for Obtaining a Loan

The procedure for obtaining a loan is as follows:

1. Complete a pre-application -- Indicates an interest in a loan at some future date.
2. Complete an application for funding.

Information required:

- a. Estimated cash flow requirements.

- b. Source of loan repayment funds.
  - c. Facilities Plan, updated Facilities Plan or Engineering Report.
  - d. Authorization to file application and designation of an authorized representative.
  - e. Evidence of a valid authorization to raise, appropriate and spend the loan funds.
  - f. Evidence of approval of the project through the New Hampshire Intergovernmental Review process.
  - g. Assurance that the municipality has the financial capability to support repayment of the loan and to operate and maintain the project.
  - h. An agreement that the municipality will conduct an audit if/when they disburse more than \$360,000 in loan funds.
  - i. Name of the municipality's bank where payments will be electronically transferred.
  - j. A letter indicating whether the municipality has any debt outside the Municipal Bond Bank and a copy of the latest town report.
3. Governor and Council approval of the loan must be obtained by DES.
  4. An Environmental Review of the project must be conducted by DES (see Exhibit 1).

It should be noted that projects **do not** require the use of Davis-Bacon wage rates but **do** require a positive effort toward the use of Minority Business Enterprises/Women Business Enterprises (MBE/WBE) on the project.

### **CWSRF Loan Implementation Roles at DES**

The DES Water Division, Wastewater Engineering Bureau will administer the CWSRF program including the processing of applications, completing an Environmental Review, performing construction oversight, and payment approvals.

The DES Waste Management Division will continue to oversee the solid waste projects in accordance with RSA 149-M and the State Solid Waste Rules, Env-Wm 100 - 300 and 2100 - 2800, including the issuance of Temporary Permits and Construction Approvals.

For more information, contact the DES, Water Division, Wastewater Engineering Bureau, at (603) 271-3448.

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### **EXHIBIT 1: Environmental Review for CWSRF**

The CWSRF rules require DES to publish an environmental review document for each construction project that will receive a loan. The background information for this document comes from the facilities plan, facilities plan update, or an engineering report developed for the project.

The studies required by the Solid Waste Rules will fulfill some of the requirements for this information. However, the following topics must also be addressed to complete an environmental review for each project:

- A. Impacts or potential impacts on the following must be addressed:
  - Air quality
  - Noise
  - Surface water and ground water
  - Coastal zone and wild and scenic rivers
  - Wetlands, flood plains

- Agriculture, wildlife and endangered species
  - Socio-economic
  - Recreation and historic
  - Indirect impacts, which may result from the completed project
- B. The cost of alternatives must be provided and a present worth analysis should be completed for each alternative. The detail required for the cost-effective analysis will need to be discussed on a case-by-case basis with the DES Waste Management Division and Water Division.
- C. Mitigation measures, where needed, should be discussed and include the need for any measures to control runoff, noise, odors or similar impacts which may be created by the project.

These topics should be discussed briefly in an engineering report with tables or charts for clarification as necessary. This report must be available at the time the formal application for CWSRF funds is submitted. Once the applicant submits sufficient data, the staff of DES Wastewater Engineering Bureau prepares the Environmental Assessment.